

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: BRIAN GARTON	§	Case No. 15-bk-14753
SAMANTHA SANTORO	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/03/2015.
- 2) The plan was confirmed on 01/26/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 07/17/2020.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,814.00.
- 10) Amount of unsecured claims discharged without full payment: \$65,844.42.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 33,000.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 33,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,407.20	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,407.20
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MICHAEL SCHWARTZ	Lgl	0.00	NA	NA	2,000.00	0.00
RESURGENT CAPITAL SVCS	Uns	0.00	1,500.04	1,500.04	434.30	0.00
RESURGENT CAPITAL SVCS	Uns	0.00	12,074.60	12,074.60	3,495.81	0.00
PNC BANK	Sec	20,920.00	20,350.46	0.00	0.00	0.00
WELLS FARGO BANK, N.A.	Uns	1,137.00	1,198.24	1,198.24	346.92	0.00
WELLS	Sec	0.00	4,973.50	313.65	313.65	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,800.00	1,875.29	1,875.29	542.93	0.00
QUANTUM3 GROUP	Uns	326.00	358.79	358.79	103.87	0.00
MIDLAND CREDIT MANAGEMENT	Uns	2,604.00	2,604.99	2,604.99	754.19	0.00
ECAST SETTLEMENT CORP	Uns	6,311.00	6,311.37	6,311.37	1,827.26	0.00
AMERICAN HERITAGE FED CU	Uns	4,743.00	4,871.00	4,871.00	1,410.24	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,798.00	1,877.43	1,877.43	543.55	0.00
NATIONSTAR MORTGAGE	Sec	341,428.00	347,194.17	10,770.54	10,770.54	0.00
BILL ME LATER, INC. AS SERVICER	Uns	0.00	805.01	805.01	233.07	0.00
CERASTES LLC	Uns	0.00	1,061.55	1,061.55	307.34	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	4,246.32	4,246.32	1,229.39	0.00
QUANTUM3 GROUP	Uns	1,128.00	1,181.81	1,181.81	342.16	0.00
BANK OF AMERICA	Uns	13,883.00	13,883.62	13,883.62	4,019.56	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
RESURGENT CAPITAL SVCS	Uns	602.00	602.25	602.25	174.36	0.00
PENNSYLVANIA DEPT. OF REVENUE	Pri	1,500.00	1,741.20	1,741.20	1,741.20	0.00
PENNSYLVANIA DEPT. OF REVENUE	Uns	0.00	8.50	8.50	2.46	0.00
PA HOUSING FINANCE AGE	Sec	23,658.00	NA	NA	0.00	0.00
WFFS FINANCIAL/WACHOVIA	Sec	5,182.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Uns	1,004.00	NA	NA	0.00	0.00
CHASE CARD	Uns	959.00	NA	NA	0.00	0.00
DELL FINANCIAL SERV.	Uns	3,948.00	NA	NA	0.00	0.00
GRAND VEIW HOSPITAL	Uns	803.00	NA	NA	0.00	0.00
LAWN AVENUE MEDICAL ASSOC	Uns	270.00	NA	NA	0.00	0.00
LENDING CLUB CORP	Uns	14,660.00	NA	NA	0.00	0.00
PAY PAY CREDIT	Uns	855.02	NA	NA	0.00	0.00
PROSPER MARKETPLACE IN	Uns	3,325.00	NA	NA	0.00	0.00
SE PA PAIN MANAGEMENT LTD	Uns	1,327.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 10,770.54	\$ 10,770.54	\$ 0.00
Debt Secured by Vehicle	\$ 313.65	\$ 313.65	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 11,084.19	\$ 11,084.19	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,741.20	\$ 1,741.20	\$ 0.00
TOTAL PRIORITY:	\$ 1,741.20	\$ 1,741.20	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 54,460.81	\$ 15,767.41	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,407.20	
Disbursements to Creditors	\$ 28,592.80	
TOTAL DISBURSEMENTS:		\$ 33,000.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/15/2020

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.